

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
18 January 2001 (18.01.2001)

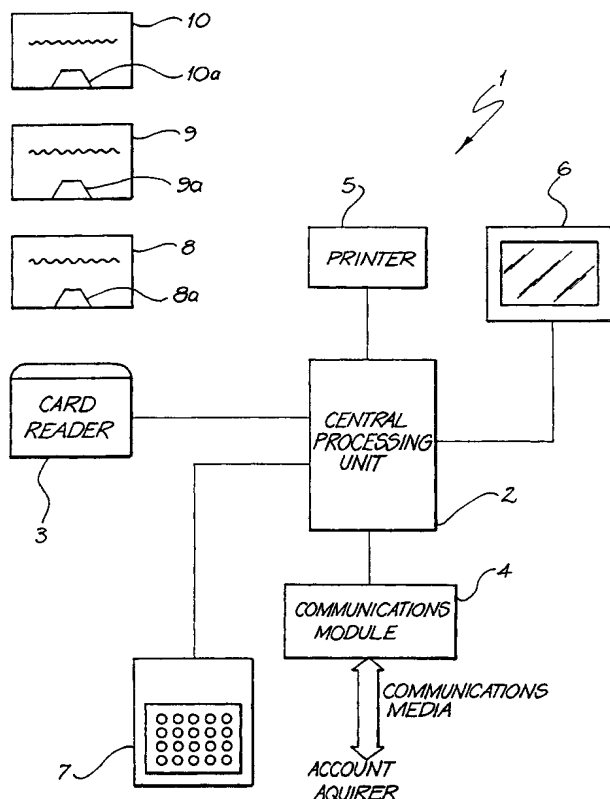
PCT

(10) International Publication Number
WO 01/04851 A1

- (51) International Patent Classification⁷: **G07F 19/00**,
G06F 17/60
- (21) International Application Number: **PCT/AU00/00833**
- (22) International Filing Date: **12 July 2000 (12.07.2000)**
- (25) Filing Language: **English**
- (26) Publication Language: **English**
- (30) Priority Data:
PQ 5265 **12 July 1999 (12.07.1999)** **AU**
- (71) Applicant (for all designated States except US): **CARD-SOFT INTERNATIONAL PTY LIMITED [AU/AU]**;
Level 1, Cardsoft House, 39 East Esplanade, Manly, NSW
2095 (AU).
- (72) Inventor; and
(75) Inventor/Applicant (for US only): **OGILVY, Ian, Charles [AU/AU]**; Cardsoft International Pty Limited,
Level 3, 39 East Esplanade, Manly, NSW 2095 (AU).
- (74) Agent: **GRIFFITH HACK**; GPO Box 4164, Sydney,
NSW 2001 (AU).
- (81) Designated States (national): **AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZW.**
- (84) Designated States (regional): **ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European**

[Continued on next page]

(54) Title: **IMPROVED APPARATUS FOR REMOTE PAYMENT TRANSACTIONS**



(57) Abstract: The present invention relates to a system and method for carrying out remote payment transactions. In prior art remote payment terminals, a remote payment transaction is controlled by software application instructions which have been tested for compliance with security standards, and which are provided together with the remote payment terminal. A problem arises where it is required to update the application software. Any update requires reprogramming and retesting for compliance with security requirements. In the present invention, the application instruction means (software) are provided separately from a basic "universal" remote payment terminal and downloaded to the terminal to control a remote payment transaction. This has the advantage that if a change in the software application is required, it can be carried out and tested for security, separately from the terminal.



patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

Published:

— *With international search report.*